

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Andria Dawn McCloud, Debtor**

**Case No. 24-50997-KMS**

**Chapter 13**

**DEBTOR'S CERTIFICATION AND MOTION FOR ENTRY OF CHAPTER 13  
DISCHARGE PURSUANT TO 11 U.S.C. §1328 (a) and (h)**

**This motion seeks an order discharging the debtor(s) pursuant to § 1328(a) of the bankruptcy code. If you oppose this motion, you must file a response with the court within twenty-one (21) days from the date listed below in the certificate of service. Your response must set forth the specific factual allegations with which you disagree, and a copy of your response must be served on the debtor(s) and debtor's(s') attorney. If no timely response is filed, the court may grant this motion without holding a hearing. A timely response is necessary for a hearing to be held.**

1. By signing below, the debtor certifies under penalty of perjury that the following statements are true and correct:
  - A. For cases filed on or after March 10, 2008, I have completed a personal financial management instructional course provided through an agency approved by the United States Trustee and have filed the certificate of completion provided by the course provider (in a joint case, both husband and wife must each complete the course and file a certificate of completion) or the approved personal financial management course provider has notified the court that I have completed a post-petition instructional course concerning personal financial management. **11 U.S.C. § 1328(g)**
  - B. All pre-petition amounts owed by me on domestic support obligation (“Domestic Support Obligation” as defined at 11 U.S.C §101(14A)), if any, have been paid to the extent provided by the plan. All post-petition amounts owed by me on a domestic support obligation, if any, have been paid. **11 U.S.C §1328(a)**
  - C. I have not received a discharge under chapter 7, 11 or 12 of the Bankruptcy Code in a prior case filed during the four-year period preceding the date that the petition was filed in this case. **11 U.S.C. §1328(f)(1)**
  - D. I have not received a discharge under chapter 13 of the Bankruptcy Code in a prior case filed during the two-year period before the date that the petition was filed in this case. **11 U.S.C. §1328(f)(2)**
  - E. I have not been convicted of a felony, the circumstances of which would demonstrate that the filing of this bankruptcy case constituted an abuse of the provisions of the Bankruptcy Code. **11 U.S.C. §1328(h)(1) and §522(q)(1)(A)**
  - F. If I owe a debt arising from: (i) any violation of any State or Federal securities laws, regulations or orders, (ii) fraud, deceit or manipulation in a fiduciary capacity or in connection with the purchase or sale of any security, (iii) a civil remedy under 1964 of Title 18 of the United States Code, or (iv) that caused serious injury or death to another individual in the preceding five (5) years, in the preceding five (5) years, then I have not claimed an exemption for my/our residence in an amount in excess of the statutory cap as

prohibited by §522(q)(1) of the Bankruptcy Code. **11 U.S.C. §1328(h)(1) and §522(q)(1)(B)**

G. No proceeding is pending in which I may be found guilty of a felony of the kind described in §522(q)(1)(A) or in which I may be found liable for a debt of the kind described in §522(q)(1)(B). **11 U.S.C. §1328(h)(2)**

H. I have made all payments required by my confirmed Chapter 13 plan.

2. Debtor hereby moves the court for the entry of a discharge order in this case.

Signed: /s/ Andria Dawn McCloud  
Andria Dawn McCloud

05-15-2025  
Date

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr., MS Bar No. 103469  
Attorney for the Debtor  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
601.500.5533

05-16-2025  
Date

3. Mailing address for filing responses:

Jackson Office:  
Danny L. Miller, Clerk  
United States Bankruptcy Court  
Thad Cochran US Courthouse  
501 E Court St, Ste 2.300  
Jackson, MS 39201

Gulfport Divisional Office:  
Danny L. Miller, Clerk  
United States Bankruptcy Court  
Dan M. Russell, Jr. U.S. Courthouse  
2012 15th St, Suite 244  
Gulfport, MS 39501

#### **CERTIFICATE OF SERVICE**

On May 16, 2025, a copy of this pleading was served on each of the persons listed on the attached service list either by prepaid United States mail or via electronic service through the Court's EM/ECF system at the mailing addresses and/or email addresses indicated.

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr.

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4 UNITED STATES BANKRUPTCY COURT  
5 SOUTHERN DISTRICT OF MISSISSIPPI  
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10 IN RE:  
11 ANDRIA DAWN MCCLOUD12 CASE NO: 24-50997-KMS  
13  
14 **DECLARATION OF MAILING**  
15 **CERTIFICATE OF SERVICE**  
16 Chapter: 1317  
18 On 5/16/2025, I did cause a copy of the following documents, described below,  
19  
20 Notice and Motion for Entry of Chapter 13 Discharge21  
22  
23  
24 to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with  
25 sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and  
26 incorporated as if fully set forth herein.27  
28 I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.  
com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to  
Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if  
fully set forth herein.DATED: 5/16/2025  
24  
25  
26  
27  
28 Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been  
served electronically with the documents described herein per the ECF/PACER system.

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr.  
Attorney at Law  
The Rollins Law Firm  
702 W. Pine Street  
Hattiesburg, MS 39401  
601 500 5533  
trollins@therollinsfirm.com

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3       **UNITED STATES BANKRUPTCY COURT**  
4       **SOUTHERN DISTRICT OF MISSISSIPPI**  
56       IN RE:  
7       ANDRIA DAWN MCLOUD  
89       CASE NO: 24-50997-KMS  
1011      **CERTIFICATE OF SERVICE**  
12      **DECLARATION OF MAILING**  
1314      Chapter: 13  
1516      On 5/16/2025, a copy of the following documents, described below,  
17      Notice and Motion for Entry of Chapter 13 Discharge  
1819      were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient  
20      postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth  
herein.21      The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above  
22      referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of  
Service and that it is true and correct to the best of my knowledge, information, and belief.23      DATED: 5/16/2025  
2425        
2627      Miles Wood  
28      BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Thomas C. Rollins, Jr.  
The Rollins Law Firm  
702 W. Pine Street  
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

## CASE INFO

LABEL MATRIX FOR LOCAL NOTICING  
 NCRS ADDRESS DOWNLOAD  
 CASE 24-50997-KMS  
 SOUTHERN DISTRICT OF MISSISSIPPI  
 FRI MAY 16 9-33-8 PST 2025

UNITED STATES DEPARTMENT OF AGRICULTURE  
 CUSTOMER SERVICE CENTER  
 PO BOX 66879  
 ST LOUIS MO 63166-6879

## EXCLUDE

US BANKRUPTCY COURT  
 DAN M RUSSELL JR US COURTHOUSE  
 2012 15TH STREET SUITE 244  
 GULFPORT MS 39501 2036

CENTURYFIRST FCU  
 3318 HARDY ST  
 HATTIESBURG MS 39401-6962

(P) CENTURYFIRST FEDERAL CREDIT UNION  
 3318 HARDY STREET  
 HATTIESBURG MS 39401-6962

COMCAST  
 220 LAKERIDGE DRIVE SE  
 SMYRNA GA 30082-5244

MAGNOLIA ORTHODONTICS  
 4348 LINCOLN RD  
 HATTIESBURG MS 39402-3256

NAVIENT  
 ATTN CLAIMS DEPT  
 PO BOX 9500  
 WILKES BARRE PA 18773-9500

RUBIN LUBIN  
 3145 AVALON RDG PLACE  
 STE 100  
 NORCROSS GA 30071-1570

US ATTORNEY GENERAL  
 US DEPT OF JUSTICE  
 950 PENNSYLVANIA AVENW  
 WASHINGTON DC 20530-0001

USDA RURAL DEVELOPMENT  
 PO BOX 66827  
 SAINT LOUIS MO 63166-6827

USDA RURAL DEVELOPMENT  
 CO US ATTORNEY  
 501 E COURT ST  
 STE 4401  
 JACKSON MS 39201-5022

## EXCLUDE

UNITED STATES TRUSTEE  
 501 EAST COURT STREET  
 SUITE 6 430  
 JACKSON MS 39201 5022

UNITED STATES OF AMERICA UNITED STATES  
 DEPARTMENT OF AGRICULTURE RURAL  
 HOUSING  
 CUSTOMER SERVICE CENTER  
 PO BOX 66879  
 ST LOUIS MO 63166-6879

## DEBTOR

ANDRIA DAWN MCLOUD  
 907 N 31ST AVE  
 HATTIESBURG MS 39401-4628

## EXCLUDE

(P) DAVID RAWLINGS  
 ATTN DAVID RAWLINGS CHAPTER 13 TRUSTEE  
 PO BOX 566  
 HATTIESBURG MS 39403 0566

## EXCLUDE

THOMAS CARL ROLLINS JR  
 THE ROLLINS LAW FIRM PLLC  
 PO BOX 13767  
 JACKSON MS 39236 3767